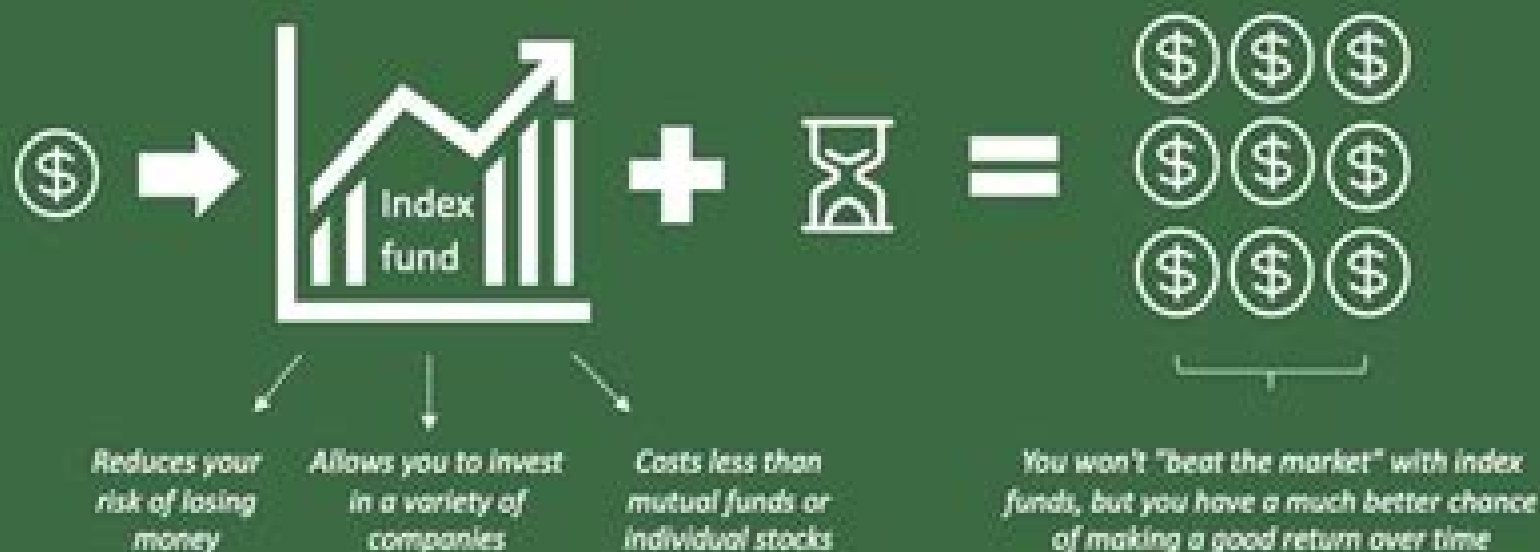


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Key point: Investing in index funds gives you the benefits of investment returns of the stock or other market without taking on the individual company risk and having to pay trading commissions related to individual stocks.

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M Lipman



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